Hello Fellow Heartland Members,

Thank you to those who participated in our annual golf scramble on August 28th at Indianhead. Patti Wissing, chairperson and the board worked very hard to make this an enjoyable event, and I personally want to thank them. Our scholarship recipients will be very grateful next year.

September is Life Insurance Awareness Month. The mayors from Grand Island and Hastings signed the proclamation declaring September LIAM. We are putting another ad in the Grand Island Independent on September 13, and the Hastings Tribune on September 12th. Diane sent everyone at least 2 emails on how to be included. It is your responsibility to contact the paper or papers with your photo, name, employer and position. The Independent Email contact is amy mccarty theindependent.com; The Tribune Email contact is kavis hastingstribune.com The cost is $50 per paper, so $100 if you wish to be in both papers. Please send the payment to Diane made out to NAIFA Nebraska Heartland for her to receive by September 9th. If you do not want your picture to appear, then your name will appear as a member at no cost. Again, it is your responsibility to make sure we have down the correct information.

Our Fall Kick Off meeting will be on September 17th at Mitzi's Pavilion at Yanney Park in Kearney. We will have NAIFA lobbyist Mick Mines and UNK's Head Football Coach Josh Lamberson as our speakers. Come at 10:00 for coffee and social time, the meeting will start at 10:30 and lunch will be provided. Please RSVP to Pamela at centralnenaifa@gmail.com

There will be continuing education classes on October 8th at College Park in Grand Island starting at 8:30am. The board will be providing lunch for everyone attending. There is a registration form in the newsletter, please complete it and submit your payment direct to Nancy Howard in Lincoln by September 25.

The NAIFA National convention is in New Orleans from October 3-5. If you are interested in attending, online registration is very easy: https://www.naifa.org/events/naifa2015-annual-conference/registration. It is going to prove to be informative and very educational. Go to www.naifa.org to find out who's on the program. It should be a great time had by all.

Our next meeting will be a joint meeting on November 20 in Alda at the Crane Trust Nature Center. We will keep you informed of our speakers.

Respectfully submitted,
Kristy Cavanaugh
We sincerely hope all of you will attend as many meetings as possible. We will strive to have the best meetings and speakers possible.

September 17  Joint meeting with Central in Kearney at Yanney Park. See Page 6 for registration details

October 3-5  NAIFA 2015 Career Conference & Annual Meeting in New Orleans: For information about events and presentations and to register, go to www.NAIFA.org/Conference

October 8  Nebraska CE seminars (Grand Island College Park)
8:30-12:30 4 hour Long Term Care
1:30-3:30 Health Care Reform Survival Training

October 24  Ruth’s Run, a tribute to Ruth Wassinger. See page 8 for details.

November 20  Joint Meeting in Alda with Central

December 12  NAIFA Day at the Movies

January  Monthly Meeting at Lochland Country Club in Hastings (Date to be determined)

February 3  Legislative Conference in Lincoln

February 19  Joint Meeting in Alda with Central

March  Statewide CE Day (Date to be determined)

April 7-8  Insurance Leaders Forum at Kearney Younes Center

April  Awards Luncheon (Date to be determined)

May 24-25  NAIFA Congressional Conference

September 17-19  NAIFA Convention in Las Vegas

May 23-24, 2017  NAIFA Congressional Conference
NAIFA's Advisors Political Involvement Committee (APIC) oversees a database of thousands of insurance agents and financial advisors who have volunteered to be part of NAIFA's nationally-recognized legislative action team.

When federal legislation hits a crucial point in the process on Capitol Hill, NAIFA activates its contact system. Agents and advisors around the country communicate NAIFA’s message on Capitol Hill about issues that affect their livelihoods. This contact takes place in the form of letters, faxes, phone calls and face-to-face meetings in congressional districts and in Washington, D.C.

**The Objectives of APIC Grassroots are to:**

- Identify and develop constituent contacts for all members of Congress;
- Involve local association members in federal legislative issues per the direction of the NAIFA Government Relations Committee;
- Encourage local association members to participate in national, state and local campaign organizations;
- Communicate to and educate NAIFA members on the importance of political involvement;
- Establish effective communications between grassroots contacts and APIC;
- Encourage NAIFA members to respond to GovAlerts; and
- Recognize achievement of political involvement and measure results.

Log in to your NAIFA account and click on the ADVOCACY link and look for the APIC section.
SEPTEMBER IS LIFE INSURANCE AWARENESS MONTH

Left to Right: Dave Skutnik, Kristy Cavanaugh, Ginger Arvizo and Mayor Jeremy Jensen.

Mayor and NAIFA Nebraska Heartland member, Jeremy Jensen proclaims September as Life Insurance Awareness Month.
SEPTEMBER IS LIFE INSURANCE AWARENESS MONTH

You Need to Be Prepared

Jason and Nicole Sherman had a lot on their plate. As parents of a 2-year-old and with another on the way, this couple—in their early 20s—were also juggling the demands of school, Jason’s sales job and running Nicole’s in-home daycare.

Life insurance wasn’t a topic they had thought much about, but when insurance professional Lars Hansen, LUTCF, suggested a meeting, they sat down with him and listened. Lars did a life insurance needs analysis, and while they did have a little life insurance, it fell far short of what they needed.

They understood how important it was for Jason, the primary breadwinner, to get more life insurance. But Nicole was adamant about getting a policy for herself, too. She wanted to make sure that Jason and the girls would be OK if something happened to her. While money was tight, Nicole said, “We’re going to do this and make it work.” So she incorporated it as just another item in their monthly budget.

A few years later, while driving home, the couple stopped to help at the scene of a traffic accident. Jason, who had EMT training, ran to offer aid. It was when Nicole tried to join Jason that tragedy struck. A driver who hadn’t seen the accident ahead changed lanes and hit Nicole as she was crossing the highway; she was killed instantly.

While he understands that the life insurance will never bring Nicole back, Jason knows that without it they would have been in dire financial circumstances. The life insurance allowed him to take a significant amount of time off from work and be there for the girls as they moved through this tragedy. “People think, it will never happen to me,” says Jason. “But my family is proof that it does. And you need to be prepared with life insurance.”

This story is a stark reminder that no one is promised a tomorrow—tragedy can strike in an instant—so the best time to buy life insurance is now. There are policies to meet every budget, and an insurance professional can help you “find the money” for this important coverage. Learn more at www.lifehappens.org/truecost.

This piece has been reproduced with the permission of Life Happens, a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families’ financial futures. Life Happens does not endorse any insurance company, product or advisor. © Life Happens 2015. All rights reserved.
Mick Mines is the principal at Mines Government Relations, a contract lobbying and government relations firm in Lincoln. He has been the NAIFA-NE registered lobbyist for seven years and also represents some of Nebraska's leading employers, membership associations and Fortune 500 companies, including IBM, Cargill, 3M and the Nebraska Corn Growers Association. His areas of expertise include legislative and state government intelligence, administrative processes, working closely with staff, elected officials and other stakeholders on budget, appropriations, taxes and regulatory issues.
Mick has held a number of elected offices and is a former state senator and chair of the Banking, Commerce and Insurance Committee and mayor of Blair. He was president of the Nebraska League of Municipalities, the Nebraska Diplomats and served on numerous other local, state and national boards. In 2012, Mick was elected to the board of directors of the Omaha Public Power District and currently serves as vice chair.
Mick and his wife, Katie, live in Blair and have two children and a granddaughter.

Josh Lamberson was named the 17th head football coach in UNK history on December 14th. The Nebraska native is just the fourth Loper head coach since 1955. "I'm extremely honored and excited to help carry on the tradition of Loper football and write the next chapter," Lamberson said. "UNK is a proud pro-gram, and Nebraska is a proud football state. We are going to build our pro-gram around Nebraska kids and hard-nosed players who are committed to success."
Lamberson, 32, is a native of Wilber and has a career record of 80-30 in nine years as an assistant coach at Central Missouri (39-19), Division II Southeastern Oklahoma State (13-9) and Northwest Missouri State (28-2). He spent the past five seasons at UCM, including four as offensive coordinator. He also coached wide receivers and was the recruiting coordinator. Lamberson worked two seasons at SEOSU as quarterbacks coach and recruiting coordinator from 2008-10. He also was a graduate assistant at Northwest during the 2006-07 seasons, helping lead the Bearcats to a 28-2 record and spot in two national championship games as the quarterbacks coach. Lamberson replaces Darrell Morris, who was UNK's head coach the past 15 seasons. He is just the fourth head football coach at UNK since 1955. The previous three coaches -- Al Zikmund, Claire Boroff and Morris -- each won 100 games.

September 17 – Fall Kick Off Meeting at Mitzi’s Pavilion at Yanney Park in Kearney. We will have NAIFA lobbyist Mick Mines and UNK’s Head Football Coach Josh Lamberson as our speakers. Come at 10:00 for coffee and social time. The meeting will start at 10:30 and lunch will be provided. Please RSVP to Pamela at centranenaifa@gmail.com
NAIFA - Nebraska CE Seminars Thursday, October 8, 2015

8:30 am – 12:30 pm  4 hours CE Health pending from Nebraska Department of Insurance

“Some Day is TODAY” - Long Term Care 4-hour Partnership Renewal
There are things in life we don’t want to happen, but have to accept; things we don’t want to know, but have to learn. During this long term care partnership renewal course, join the team as they share their insights on the financial, emotional and physical issues that occur as a person ages. Gain a better understanding of today’s landscape, so you and your clients will be prepared when making the ‘Big Decisions’.

Marlene Lund, CLTC, CSA; Jason Peplinski, MBA, FSS, LUTCF; Dr. Nancy Kelley-Gillespie, Speakers
Lund, a professional speaker, trainer, and consultant, is truly committed to the senior market. Lund is President of Lund Insurance Agency, Inc., specializing in the long term care market for over 23 years.

Peplinski is Vice President of FPWealth Management, Inc. and holds Series 6, 7, 24, 26 and 66 securities licenses. He is a board member of FPA and FSP, and was recognized in AdvisorToday as one of the nations “Four Under Forty”.

Kelley-Gillespie joined the University of Nebraska at Omaha faculty and is currently Associate Professor with the Grace Abbott School of Social Work. Her professional background is in the fields of aging and developmental disabilities, she has extensive experience working with adjudicated adults under legal guardianship who have been victims of elder abuse, neglect, and/or exploitation. She is the President of the Nebraska Chapter of the National Alliance on Mental Illness (NAMI), Secretary of the Nebraska Family Support Network, and Board Member for H.E.L.P. Adult Services.

1:30 - 3:30 pm.  2 hours CE Health pending from Nebraska Department of Insurance

“Health Care Reform Survival Training for 2016”
Attendees will review current data on the impact of the PPACA on a national and state level, will receive training on the insurance carriers, products, and rates for 2016 and review the tax compliance issues for individuals and employers.

Brian and Chris McPike, Speakers
Brian is the President and Chris the Vice President of Compensation Programs, Inc., an insurance agency specializing in health insurance products from employer groups and individuals. The agency acts as a broker in representing many insurance companies and marketing products directly to clients and through a network of financial professionals. Brian focuses on group insurance products. Chris’ area of expertise is in health insurance products for individuals and families.
Registration Form for October 8, 2015 seminars

Important to pre-register by September 25 — by mail or online in order to have access to presenter handouts

Please mark the sessions you will be attending:

- **“Some Day is TODAY”** 4-hour Long Term Care Partnership Renewal
  8:30 a.m.-12:30 p.m. CT; 7:30 -11:30 a.m. MT

- **“Health Care Reform Survival Training”** 2-hour Health Course
  1:30 -3:30 p.m. CT; 12:30 -2:30 p.m. MT

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**TOTAL** $__________

Please check the SITE where you will attend the seminar:

- Lincoln
  (NET, 1800 N 33rd St - receptionist will show you our room)

- Omaha
  (ESU #3, Cass/Douglas Room, 6949 S 110th St, Omaha)

- Kearney
  (ESU-10, 376 Plaza Blvd, Kearney, Rm C)

- Grand Island
  (College Park, Rm 209-210, 3180 W Highway 34)

- North Platte
  (Mid-Plains Community College, N Campus, 1101 Halligan Drive, Room 204)

- Gering
  (Gering Civic Center, Chimney Rock Rm, 1050 M St)

- Columbus
  (ESU #7, 2657 44th Ave)

- Norfolk
  (Northeast Comm. College, Ste B, Lifelong Learning Ctr, 801 E Benjamin Ave)

- Valentine
  (Cherry County Extension Office, 365 N Main, Suite 3)

- McCook
  (Keystone Bus. Ctr Training Rm, 402 Norris Ave)

Name (please print) ____________________________ Email ____________________________

**National Producer # __________________________ If living in IA, IA License # __________________________**

Local Association __________________________ Company __________________________

Street Address __________________________ City, State, Zip __________________________

Phone# __________________________ Cell#: __________________________

**Payment Method:** □ Visa □ Mastercard □ Check (mail to address below)

Name as it appears on credit card ____________________________________________________________

Account # _______ _______ _______ _______ _______ _______ Expiration Date ___/___ Sec. Code _______

Signature __________________________________________________________

Billing Address __________________________________________________________

Payment receipt should be emailed to: ______________________________________________________

Please make check payable to NAIJA-Nebraska and return registration form to:

**NAIJA-NEBRASKA**

1633 Normandy Court, Ste. A, Lincoln, NE 68512

Phone: (402) 474-7723 ▲ Fax: (402) 476-6547

Email: naifa-ne@assocoffice.net ▲ website: naifa-ne.org

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
DATE, TIME, DISTANCE
• Saturday, October 24, 2015, 8:00 a.m. – 3.1 miles

TIMING
• Electronic timing courtesy of Omaha Running Club.

COURSE DESCRIPTION
• Start at Skutt Catholic High School and run along the Papio Creek Trail, turn around halfway through.
• Water and fruit are available at the finish line.

AGE DIVISIONS
• 12 & under; 13-19; 20-29; 30-39; 40-49; 50-59; 60-69; 70+

ENTRY FEE (Please make check payable to: Sheltered Reality)
• $14 for adults, $10 for youth ages 12 and under for pre-registration sent in by Thursday October 22nd.
• Late entry fee and day-of-race entry fee is $16 for adults and $12 for youth. Late registration held from 7:00 a.m.-7:30 a.m. day of the run.
• Check-in begins at 7:00 a.m. Each pre-registered participant will receive a t-shirt. T-shirts for day-of-race entrants provided based on availability.

AWARDS (Lots of trophies!)
• Trophies awarded for top five overall female and male winners; for top overall female and male masters; for top two overall female and male walkers; for top three male and female finishers in each age division (run only).

FOR ADDITIONAL INFORMATION, PLEASE CONTACT ANNA FISHER, 402.740.7076

2015 RUTH'S RUN/WALK ENTRY FORM

Name ____________________________________ E-mail __________________________

Address __________________________________ City __________________________

State ___________ Zip ___________ T-shirt size ___ S ___ M ___ L ___ XL

Phone ___________ Race day age ___________ Birthdate ______________________

WAIVER: I am entering this event at my own risk and assume any and all responsibility for injuries I may incur as a direct result of participating in this event.

Signature ___________________________ Date ______________________

Parent’s signature if under 18 years old __________________________

Please mail completed and signed form along with check made payable to Sheltered Reality to: Ruth’s Run/Walk, c/o Tanya Patzner, 2770 S. 129th Avenue, Omaha, NE, 68144
PREAMBLE: Helping my clients protect their assets and establish financial security, independence and economic freedom for themselves and those they care about is a noble endeavor and deserves my promise to support high standards of integrity, trust and professionalism throughout my career as an insurance and financial professional. With these principles as a foundation, I freely accept the following obligations:

- To help maintain my clients’ confidences and protect their right to privacy.
- To work diligently to satisfy the needs of my clients.
- To present, accurately and honestly, all facts essential to my clients’ financial decisions.
- To render timely and proper service to my clients and ultimately their beneficiaries.
- To continually enhance professionalism by developing my skills and increasing my knowledge through education.
- To obey the letter and spirit of all laws and regulations which govern my profession.
- To conduct all business dealings in a manner which would reflect favorably on NAIFA and my profession.
- To cooperate with others whose services best promote the interests of my clients.
- To protect the financial interests of my clients, their financial products and my profession, through political advocacy.
Vision Statement:

The National Association of Insurance and Financial Advisors protects and promotes the critical role of insurance in a sound financial plan and the essential role provided by our professional agents and advisors.

Mission Statement:

The mission of the National Association of Insurance and Financial Advisors is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members.
HEARTLAND NAIFA MEMBERS

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<tr>
<th>75 MEMBERS STRONG</th>
<th>IFAPAC contributors As of 8-30-2015</th>
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Three Easy Ways to Contribute to IFAPAC

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<th>CLUB TYPE</th>
<th>ANNUAL CONTRIBUTION</th>
<th>MONTHLY BANK DRAFT</th>
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<td>Investor</td>
<td>$50 to $99</td>
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Name ____________________________________________ __________NAIFA Member # __________________
Company _______________________________________________________________________________________
Address _________________________________________________________________________________________
City  _____________________________________________State  ___________________ Zip ___________________

☐☐ I would like to make my contribution in one annual amount:

☐☐ Enclosed is my personal check for $_______________

☐☐ Please charge my personal (circle one)  q Visa  q MasterCard  q American Express  q Discover

Account # _________________________________________ Exp. Date __________ Security Code __________

For a single, annual amount $ ________________ Signature ___________________________________________________

(PLEASE NOTE: WE CANNOT CHARGE CREDIT CARDS MONTHLY)

MONTHLY BANK DRAFT AUTHORIZATION

☐☐ I currently give on bank draft at $__________ a month. Please increase my monthly contribution to $__________ per month. Signature ___________________________________________________

☐☐ I would like to enroll in the monthly bank draft plan. Enclosed is my check for the first month’s payment. I have completed the information requested below.

I hereby authorize IFAPAC to withdraw from my account the amount specified below every month. This authorization will remain in effect until revoked by me in writing and, until IFAPAC receives such notice, I agree that IFAPAC shall be fully protected in honoring such withdrawals. In consideration of IFAPAC’s compliance with such request and authorization, I agree that IFAPAC’s treatment of each such check and IFAPAC’s rights in respect to it, shall be the same as if it were signed personally by me and that if any such check be dishonored, IFAPAC shall be under no liability whatsoever even though such dishonor results in the forfeiture of IFAPAC membership.

WHEN SIGNING UP FOR BANK DRAFT, REMEMBER TO ENCLOSE A VOIDED CHECK

Name of depositor as shown on bank records
__________________________________________________________
Account number ________________________ Routing number ________________
Name of bank and address of bank branch where account is maintained ________________________________

4. Amount of draft per month $ ____________________________

5. Signature of depositor (s) as shown on bank records: __________________________ Date ____________
   (if joint)

Return form & contributions (or voided check) to: IFAPAC; 2901 Telestar Court; Falls Church, VA 22042-1205 or fax bank draft application with voided check or credit card contribution to 703-770-8151. Contribute online at www.naifa.org/ifapac.

Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National, if you have directed NAIFA to do so (see reverse side). You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC’s political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes.
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